

Appl No.: 10/027,035

Atty. Dkt.: PC-1053CIP

Amendment to the Claims:RECEIVED
CENTRAL FAX CENTER

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This listing of the claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Claim 1 (Currently amended). A method of transferring funds between a sender and a recipient, comprising the steps of:

providing a sender account controlled by the sender ~~who is not a buyer~~, said sender account having a fund, the fund being available money or cash, wherein said available money or cash is not from a sales transaction where a seller receives payment from a buyer;

providing an escrow agent account controlled by an escrow agent, wherein said escrow agent is a separate entity and not the recipient;

authorizing a transfer of the fund into the escrow agent account from the sender account for temporarily holding the fund in the escrow account;

automatically transferring the fund from the sender account to the escrow agent account;

automatically transferring the fund from the escrow agent account to a remote distribution site that is remotely located from the escrow agent account; and

virtually simultaneously disbursing the fund to the recipient ~~who is not a seller~~ at the remote distribution site to complete the transfer without the use of a code provided by the sender to the recipient, wherein the transfer is not in response to a pre-existing transactional relationship between the sender and the recipient and disbursement is authorized without a pre-established relationship between the remote distribution site and the recipient.

Claim 2 (Original). The method of claim 1, wherein the fund includes: a money transfer.

Claim 3 (Original). The method of claim 1, wherein the fund includes: a cash transfer.

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Claim 4 (Original). The method of claim 1, wherein the remote site includes at least one of:

any ATM(automated teller machine), and a P.O.S.(point of sale)Terminal.

Claim 5 (Original). The method of claim 1, wherein the disbursing step further includes: fixably attaching a magnetic card by a tether line to the remote site.

Claim 6 (Previously presented). The method of claim 1, wherein the disbursing step further includes:

providing a magnetic card at the remote site.

Claim 7 (Canceled).

Claim 8 (Original). The method of claim 6, wherein the magnetic card includes at least one of:

an ATM(automated teller machine) card, and a debit card at the remote site.

Claim 9 (Original). The method of claim 1, wherein the authorizing step includes: an electronic authorization.

Claim 10 (Original). The method of claim 9, wherein the electronic authorization includes the step of:

accessing a touch tone telephone.

Claim 11 (Original). The method of claim 9, wherein the electronic authorization includes the step of:

accessing a computer modem.

Claim 12 (Original). The method of claim 1, wherein the sender uses funds from a credit card.

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Claim 13 (Original). The method of claim 1, wherein the sender uses funds from a debit card.

Claim 14 (Original). The method of claim 1, wherein the sender uses funds from at least one of:

a bank card, and a bank account.

Claim 15 (Original). The method of claim 1, wherein the sender uses funds from an ATM(automated teller machine) card.

Claim 16 (Currently amended). A method of transferring money to remote locations, comprising the steps of:

(a) electronically authorizing cash funds from a sender ~~that is not a buyer~~ to be held by an escrow agent controlling a bank escrow account for disbursement to a recipient ~~that is not a seller~~ without a pre-existing sales transaction between said sender and said recipient, wherein the escrow agent is not the recipient, wherein authorizing comprises the steps of:

authorizing the cash funds through at least one of: a credit card, a bank card, a bank account, a debit card, and an automated teller machine(ATM) card; and

the recipient retrieving the cash funds with at least one of: a credit card, a bank card, a debit card, and an automated teller machine(ATM) card;

(b) temporarily holding the cash funds in the bank escrow account;

(c) transferring the cash funds from the escrow agent account to a remotely located automated teller machine(ATM); and

(d) retrieving the cash funds by the recipient at the remotely located automated teller machine(ATM), wherein the transfer is completed without a pre-arrangement existing between the sender and the recipient, the sender and the escrow agent, and the recipient and the escrow agent.

Claim 17 (Canceled).

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Claim 18 (Currently amended). A money transfer system comprising:
electronic input means for allowing a sender ~~that is not a buyer~~ to input cash or money funds from a sender's account into an escrow account controlled by an escrow agent without a pre-existing relationship between the sender and the escrow account, wherein the escrow agent is not the recipient;

electronic retrieval means for allowing the remotely located recipient ~~that is not a seller~~ to remove the cash or money funds with a magnetic card, without having a pre-existing relationship between the recipient and the escrow account; and

wherein the sender and the remotely located recipient do not have a pre-existing sales transaction such as transfer of funds from a purchaser to a seller and the escrow account acts as the escrow agent between the parties to provide safety and security.

Claim 19 (Previously presented). The money transfer system of claim 18, wherein the electronic input means includes:

a sender's card for allowing the sender to transfer the money funds from the sender's account through a touch-tone phone connection to the escrow account.

Claim 20 (Previously presented). The money transfer system of claim 18, wherein the electronic retrieval means includes:

a recipient's magnetic card used at an automated teller machine(ATM) to retrieve the money funds, wherein the automated teller machine is not the escrow agent.

Claim 21 (Original). The money transfer system of claim 20, wherein the magnetic card includes:

a tether line fixably connecting the magnetic card to the ATM.

Claim 22 (Original). The money transfer system of claim 18, wherein the sender includes:
a service provided selected from at least one of an employer or a merchant.

Claim 23 (Original). The money transfer system of claim 18, wherein the magnetic card

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includes:

a first magnetic stripe on one side for being used with the electronic retrieval means, and a second magnetic stripe on an opposite side of the card for allowing other transactions.

Claim 24 (Original). The method of claim 16, wherein the retrieving step further includes: using a card with magnetic stripes on both sides, wherein at least one of the stripes is for retrieving the cash funds.

Claim 25 (Canceled).

Claim 26 (Previously presented). The method of claim 1, further comprising the step of: providing a magnetic card to the recipient for use to retrieve the fund from the remote site.

Claim 27 (Previously presented). A method for transferring money funds from a sender to a recipient comprising the steps of:

- providing a first electronic means for the sender to request a transfer of the money funds from the sender to the recipient, wherein the sender does not have a pre-existing relationship with the electronic transfer means;
- determining a source of the sender's money funds;
- verifying an availability of the money funds from the source and an authorization of the sender to transfer the money funds;
- withdrawing the funds from the source;
- approximately simultaneously depositing the withdrawn money funds into an escrow account for disbursement to the recipient without a pre-arrangement existing between the recipient and the escrow agent, wherein the recipient is not the escrow agent;
- providing a second electronic means at a remote site, wherein the recipient does not have a pre-existing relationship with the second electronic means;
- providing a magnetic card to the recipient for use to retrieve the fund from the second electronic means without a code provided by the sender to the recipient, wherein the

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magnetic card includes a first magnetic strip on a first side to allow the recipient to access the fund and a second magnetic strip on a second side of the magnetic card wherein the second magnetic strip allows the recipient to complete a different transaction not related to the disbursement of funds and not associated with the second electronic means;

receiving a disbursement request from the recipient using the second electronic means;

verifying approval of the recipient to receive the money funds; and

transferring the money funds from the escrow account to the second electronic means for immediate disbursement to the recipient.

Claim 28 (Previously presented). The method of claim 1, further comprising the step of:
repeating the steps for the sender to transfer a second fund to a different recipient using the same escrow agent.

Claim 29 (Previously presented). The method of claim 1, further comprising the step of:
repeating the steps for a different sender to transfer a second fund to the recipient using the same escrow agent.

Claim 30 (Previously presented). The method of claim 1, further comprising the step of:
repeating the steps for a different sender to transfer a second fund to a different recipient using the same escrow agent.